

### Abstract of the Disclosure

A rebate program for the benefit of participating individuals such as wage earners.

Participating individuals apply and are approved and are issued a card with an identifiable account number using credit approval systems. The card may be a debit, smart card, customer loyalty and security features. The rebate is calculated and transferred to the participant's account in a trust fund. The card may also be used to engage in other financial transactions. The system may include a wide range of retail merchants as well as professional services available to the participant. Funds are disbursed to the participant upon the occurrence of certain specified events.